

**Information to identify the case:**

Debtor 1 William Charles Wagner  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **12-11145-TPA**

Social Security number or ITIN **xxx-xx-3105**  
EIN **-----**  
Social Security number or ITIN **----**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

William Charles Wagner

1/8/18

**By the court:**

Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
William Charles Wagner  
Debtor

Case No. 12-11145-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1

User: gamr  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 24

Date Rcvd: Jan 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2018.

db +William Charles Wagner, 3136 Knight Town Road, Shippenville, PA 16254-2934  
cr +Federal National Mortgage Association, c/o Rosicki, Rosicki & Associates, P.C.,  
51 East Bethpage Road, Plainview, NY 11803-4224  
cr +Homeward Residential, c/o Brett Messinger, Esq., Duane Morris LLP, 30 S. 17th Street,  
Philadelphia, PA 19103-4196  
cr +OneWest Bank, FSB, c/o Udren Law Offices, P.C., Woodcrest Corporate Center,  
111 Woodcrest Rd., Ste. 200, Cherry Hill, NJ 08003-3620  
intp +Tammy M. Wagner, 3136 Knight Town Road, Shippenville, PA 16254-2934  
13444583 +American Home Mortgage Servicing Inc., P.O. Box 631730, Irving, TX 75063-0002  
13444585 +GM Finance, PO Box 182673, Arlington, TX 76096-2673  
13444586 +Home Depot Credit Services, P.O. Box 790328, Saint Louis, MO 63179-0328  
13444587 Homeward, P.O. Box 80084, Salinas, CA 93912-0084  
13444590 Laura Ditz Wagner, 713 Clelland Mill Road, New Castle, PA 16102  
13775824 +OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, 1100 Virginia Drive,  
Fort Washington, PA 19034-3276  
13459488 OneWest Bank, FSB, PO Box 829009, Dallas, TX 75382-9009  
13450034 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
13444591 PNC Bank, P.O. Box 85617, Louisville, KY 40285-6177  
13444592 +TCM Bank Visa, P.O. Box 31537, Tampa, FL 33631-3537

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 09 2018 02:00:01 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Jan 09 2018 01:38:00 PRA Receivables Management, LLC, PO Box 41067,  
Norfolk, VA 23541-1067  
13464243 EDI: PHINAMERI.COM Jan 09 2018 01:38:00 Americredit Financial Services, Inc.,  
PO Box 183853, Arlington TX 76096  
13444584 EDI: CHASE.COM Jan 09 2018 01:38:00 Chase Card Services, P.O. Box 15298,  
Wilmington, DE 19850-5298  
13444588 +E-mail/Text: EBN\_Notifications@OWB.com Jan 09 2018 01:59:51 Indy Mac Mortgage Services,  
P.O. Box 4045, Kalamazoo, MI 49003-4045  
13444589 +E-mail/Text: EBN\_Notifications@OWB.com Jan 09 2018 01:59:52 IndyMac Mortgage Services,  
P.O. Box 78826, Phoenix, AZ 85062-8826  
13518954 +E-mail/Text: bknotice@ncmllc.com Jan 09 2018 02:00:19 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
13536039 EDI: PRA.COM Jan 09 2018 01:38:00 Portfolio Recovery Associates, LLC, P.O. Box 41067,  
Norfolk, VA 23541  
13535271 EDI: PRA.COM Jan 09 2018 01:38:00 Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Federal National Mortgage Association (Fannie Mae)  
cr OCWEN LOAN SERVICING, LLC  
cr\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,  
Arlington, TX 76096)  
cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
MEMPHIS, TN 38125-1741  
13544551\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541)  
13570514\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk, VA 23541)  
14053150 ##Federal National Mortgage Association, PO Box 2008, Grand Rapids, MI 49501-2008

TOTALS: 2, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0315-1

User: gamr  
Form ID: 3180W

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 10, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2018 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Federal National Mortgage Association (Fannie Mae) ecfmail@mwc-law.com  
Andrew F Gornall on behalf of Creditor OCWEN LOAN SERVICING, LLC agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Brett L. Messinger on behalf of Creditor Homeward Residential blmessinger@duanemorris.com, LMTRYON@duanemorris.com  
Celine P. DerKrikorian on behalf of Creditor Federal National Mortgage Association (Fannie Mae) ecfmail@mwc-law.com  
Celine P. DerKrikorian on behalf of Creditor Federal National Mortgage Association ecfmail@mwc-law.com  
Dai Rosenblum on behalf of Debtor William Charles Wagner dunmyrem@zoominternet.net, dailaw@earthlink.net;dailaw2@earthlink.net;pjzb@zoominternet.net;jmp8618@gmail.com  
Dai Rosenblum on behalf of Interested Party Tammy M. Wagner dunmyrem@zoominternet.net, dailaw@earthlink.net;dailaw2@earthlink.net;pjzb@zoominternet.net;jmp8618@gmail.com  
Elizabeth Lamont Wassall on behalf of Creditor Federal National Mortgage Association vbarber@udren.com  
James Warmbrodt on behalf of Creditor OCWEN LOAN SERVICING, LLC bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com  
Sherri J. Braunstein on behalf of Creditor OneWest Bank, FSB pawb@fedphe.com, sherri.braunstein@phelanhallinan.com  
Stuart P. Winneg on behalf of Creditor OneWest Bank, FSB swinneg@udren.com, cblack@udren.com  
Stuart P. Winneg on behalf of Creditor Federal National Mortgage Association swinneg@udren.com, cblack@udren.com  
Stuart P. Winneg on behalf of Creditor OCWEN LOAN SERVICING, LLC swinneg@udren.com, cblack@udren.com

TOTAL: 15